RENNER OTTO 1.

42000-1252

NOV 1 7 2003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent application of:

Applicant(\$): Richard Billings ey

Serial No:

09/269,618

Filing Date

July 21, 1999

Title:

UMPROVEMENTS RELATING TO ELECTRONIC TRANSACTION

Examiner:

James A. Reagan

Art Unit:

3621

Docket No.

DYOUP0185US

REPLY TO OFFICE ACTION DATED JUNE 18, 2003

Mail Stop-AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

VIA FACSIMILE (19 Pages)

703-305-7687

Sir:

Favorable reconsideration of the above-referenced application is respectfully requested in view of the following part(s) of this reply:

Amendments to the Claims Remarks

Enclosures: [] Check in the amount of \$<>

Petition for Extension of Time

Information Disclosure Statement

If an extension of time is needed to make the filing of this paper timely and no separate petition is attached, please consider this a petition for the requisite extension. In the event any fee is due in connection with the filing of this paper, the Commissioner is authorized to charge those fees to our Deposit Account No. 18-0988 (under the above Docket Number).

1 00000002 180988 420.00 D8

Page 1 of 19